



EXHIBIT 2  
DATE 3-25-09  
SB 142

### To My Legislators

I am a female life insurance agent from Kalispell. I have been in the business almost 22 years. It has been frustrating to me, as a woman, to see how women are forced to pay more for their insurance in Montana than in any other state. As a result of that, I, like most other agents, try to write their life insurance in other states—if the client has a residence in another state we can get licensed in that state and save them a lot of premium dollars.

As an example, I have attached illustrations on my mother, who is now 81 and has a home in Arizona. In the first year, she saved \$13,440, and over the course of the 6 years she's had it, she's saved over \$80,640.

Another consideration I hope you look at is that the state gets about 2.5% of the premium if the policy is written here. As it is, Arizona gets the premium tax.

This issue should not be partisan—there are women in both parties!

If I can be of more help, please let me know.

Sincerely,

Patricia A. LaVoie, LUTCF

**ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II**  
*A Flexible Premium Adjustable Life Insurance Policy*  
*Security Life of Denver Insurance Company*



**NUMERIC SUMMARY**

*Prepared for:*

**Rita C**

Male 76 Standard No Tobacco

Unisex Rates

State of Issue: Montana

Assumed Policy Date: 03/23/2009

Initial Stated Death Benefit: \$1,500,000

Initial Death Benefit Option: 1 (Level)

Premium Mode: Annual

Initial Annual Premium: \$77,460.00

**Rider Benefits Included:**

Accelerated Death Benefit Rider

This summary is based on the premium outlay in the life insurance policy illustration. The Net Cash Surrender Value and Net Death Benefit are shown as of the end of the year.

	GUARANTEED 4.00% Interest Rate, Maximum Charges	NON-GUARANTEED MIDPOINT Interest and charges halfway between guaranteed and non-guaranteed	NON-GUARANTEED ILLUSTRATED 4.25% Interest Rate, Current Charges
<b>Year 5, Age 81</b>			
Net Cash Surrender Value:	0	0	62,593
Net Death Benefit:	1,500,000	1,500,000	1,500,000
<b>Year 10, Age 86</b>			
Net Cash Surrender Value:	0	0	34,117
Net Death Benefit:	1,500,000	1,500,000	1,500,000
<b>Year 20, Age 96</b>			
Net Cash Surrender Value:	0	0	0
Net Death Benefit:	1,500,000	1,500,000	1,500,000
<b>Projected Age when Net Death Benefit Ends:</b>	Does not end	Does not end	Does not end

You may adjust your payment amounts, within limits, to extend or increase the cash value and death benefit.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Applicant or Policyowner

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed values and benefits illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

PATRICIA A. LAVOIE  
 1807 3RD AVE E  
 KALISPELL, MT 59901-5758

Date

This illustration is not valid without all pages.

**ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II**  
*A Flexible Premium Adjustable Life Insurance Policy*  
*Security Life of Denver Insurance Company*



**NUMERIC SUMMARY**

*Prepared for:*

**Rita C**

Female 76 Standard No Tobacco  
 State of Issue: Arizona  
 Assumed Policy Date: 03/23/2009  
 Initial Stated Death Benefit: \$1,500,000  
 Initial Death Benefit Option: 1 (Level)  
 Premium Mode: Annual  
 Initial Annual Premium: \$64,020.00

**Rider Benefits Included:**

Accelerated Death Benefit Rider

This summary is based on the premium outlay in the life insurance policy illustration. The Net Cash Surrender Value and Net Death Benefit are shown as of the end of the year.

	GUARANTEED 4.00% Interest Rate, Maximum Charges	NON-GUARANTEED MIDPOINT Interest and charges halfway between guaranteed and non-guaranteed	NON-GUARANTEED ILLUSTRATED 4.25% Interest Rate, Current Charges
Year 5, Age 81			
Net Cash Surrender Value:	0	21,817	102,816
Net Death Benefit:	1,500,000	1,500,000	1,500,000
Year 10, Age 86			
Net Cash Surrender Value:	0	0	218,128
Net Death Benefit:	1,500,000	1,500,000	1,500,000
Year 20, Age 96			
Net Cash Surrender Value:	0	0	0
Net Death Benefit:	1,500,000	1,500,000	1,500,000
Projected Age when Net Death Benefit Ends:	Does not end	Does not end	Does not end

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